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United S Nor	States Bankr thern District (uptcy C of Illinois	ourt				Voluntar	y Petition
Name of Debtor (if individual, enter Last, First, Walter, David James	Middle):		Name	of Joint De	ebtor (Spouse) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names):	years				used by the J maiden, and		in the last 8 years):	
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all) xxx-xx-3181	yer I.D. (ITIN)/Comp	olete EIN	Last for	our digits of than one, state	f Soc. Sec. or	Individual-	Taxpayer I.D. (ITIN)	No./Complete EIN
Street Address of Debtor (No. and Street, City, at 4041 Renn Hart Hills Road Apartment 56	nd State):	ZIP Code	Street	Address of	Joint Debtor	(No. and Str	reet, City, and State):	ZIP Code
Loves Park, IL	6	S1111	1					Zii Code
County of Residence or of the Principal Place of Winnebago	Business:		Count	y of Reside	nce or of the	Principal Pla	ace of Business:	•
Mailing Address of Debtor (if different from stre	et address):		Mailin	g Address	of Joint Debt	or (if differe	nt from street address	s):
	Г	ZIP Code	-					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	·							
Type of Debtor (Form of Organization) (Check one box)		f Business one box)					otcy Code Under William (Check one box)	hich
 Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.) 	☐ Health Care Bus ☐ Single Asset Rea in 11 U.S.C. § 1 ☐ Railroad ☐ Stockbroker ☐ Commodity Bro ☐ Clearing Bank ☐ Other	siness al Estate as de 01 (51B)	efined	Chapte Chapte Chapte Chapte Chapte	er 7 er 9 er 11 er 12	☐ Cl of ☐ Cl of	hapter 15 Petition for a Foreign Main Proc hapter 15 Petition for a Foreign Nonmain	reeding Recognition
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending: Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organizati under Title 26 of the United State Code (the Internal Revenue Code				defined "incurr	are primarily co I in 11 U.S.C. § ed by an indivi nal, family, or	(Checl nsumer debts, 101(8) as dual primarily	k one box) , Del bus	bts are primarily siness debts.
Filing Fee (Check one box) Full Filing Fee attached Filing Fee to be paid in installments (applicable to a attach signed application for the court's consideration debtor is unable to pay fee except in installments. R Form 3A. Filing Fee waiver requested (applicable to chapter attach signed application for the court's consideration.	individuals only). Must on certifying that the tule 1006(b). See Offici. 7 individuals only). Mus	al Deb Check if: Deb are Check all st A p B. Acc	otor is a snotor is not otor's aggraless than Sapplicable lan is beir	a small busing regate nonconstant segate nonconstant segate nonconstant segate boxes: a gilled with of the plan w	debtor as definess debtor as contingent liquida amount subject this petition.	lefined in 11 United debts (exc to adjustment	Ors C. § 101(51D). U.S.C. § 101(51D). cluding debts owed to in ton 4/01/16 and every the one or more classes of	hree years thereafter).
Statistical/Administrative Information ☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt proper	erty is excluded and a	secured credi	tors.		S.C. § 1126(b).	THIS	S SPACE IS FOR COUR	T USE ONLY
1- 50- 100- 200- 1		10,001- 25	5,001- 0,000	50,001- 100,000	OVER 100,000			
\$0 to \$50,001 to \$100,001 to \$500,001 \$ \$50,000 \$100,000 \$500,000 to \$1 to	51,000,001 \$10,000,001 to \$50 million	to \$100 to] 00,000,001 \$500 illion	\$500,000,001 to \$1 billion	More than \$1 billion			
\$0 to \$50,001 to \$100,001 to \$500,001 \$	G1,000,001 \$10,000,001 to \$50		00,000,001 \$500	\$500,000,001 to \$1 billion	More than \$1 billion			

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Page 2 Name of Debtor(s): Voluntary Petition Walter, David James (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Andrew K. Weiss April 23, 2015 Signature of Attorney for Debtor(s) (Date) Andrew K. Weiss Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(04/13)

Page 3

Voluntary Petitior	oluntarv/	' Petitioi	1
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(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ David James Walter

Signature of Debtor David James Walter

 \mathbf{X} .

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

April 23, 2015

Date

Signature of Attorney*

X /s/ Andrew K. Weiss

Signature of Attorney for Debtor(s)

Andrew K. Weiss 6284233

Printed Name of Attorney for Debtor(s)

Upright Law LLC

Firm Name

79 W. Monroe

5th Floor

Chicago, IL 60603

Address

Email: notices@uprightlaw.com

855-466-3920 Fax: 888-751-4932

Telephone Number

April 23, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s): Walter, David James

Signatures

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

 \mathbf{v}

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	David James Walter		Case No.	
•		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
mental deficiency so as to be incapable of re financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § unable, after reasonable effort, to participate through the Internet.); □ Active military duty in a military of the United States trustee or bankruptcy.	administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in	tins district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ David James Walter David James Walter
Date: April 23, 2015	

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B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	David James Walter		Case No.	
		Debtor		
			Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	1,465.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		13,536.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			1,234.85
J - Current Expenditures of Individual Debtor(s)	Yes	2			1,155.00
Total Number of Sheets of ALL Schedu	ıles	21			
	T	otal Assets	1,465.00		
			Total Liabilities	13,536.00	

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B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	David James Walter		Case No.	
_		Debtor		
			Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	780.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	780.00

State the following:

Average Income (from Schedule I, Line 12)	1,234.85
Average Expenses (from Schedule J, Line 22)	1,155.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	1,760.97

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		13,536.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		13,536.00

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B6A (Official Form 6A) (12/07)

In re	David James Walter	Case No.
-		Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Joint, or Community

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > 0.00 (Total of this page)

Total > 0.00

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	David James Walter	Case No.	
-		Debtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Pre-p	aid debit card with Green Dot	-	5.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	\$500.	00 with the Debtor's landlord	-	0.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	Hous	ehold Goods and Furnishings	-	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Wear	ing Apparel	-	250.00
7.	Furs and jewelry.	Χ			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each	Life Ir	nsurance held by Employer	-	0.00
	policy and itemize surrender or refund value of each.	No ca	ish surrender value		
10	Annuities. Itemize and name each issuer.	X			
			(Sub-Total Total of this page)	al > 1,255.00

2 continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	David James Walter	Case No.	
_		Debtor ,	

SCHEDULE B - PERSONAL PROPERTY

			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	2	403(B)	-	60.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	Χ			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	Χ			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		n tax year 2014, the debtor received a tax refund of 5597.00. The Debtor spent it on daily needs.	-	0.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			(Tot	Sub-Tota al of this page)	al > 60.00
	4				

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	David James Walter	Case No.	
-		,	

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	Χ			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	Χ			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	One Fender S	quier guitar	-	150.00

| Sub-Total > 150.00 (Total of this page) | Total > 1,465.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (4/13)

In re	David James Walter		Case No.	
		Debtor		

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafte
☐ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
11 H C C 8522(h)(2)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Certi	ficates of Deposit		
Pre-paid debit card with Green Dot	735 ILCS 5/12-1001(b)	5.00	5.00
Household Goods and Furnishings Household Goods and Furnishings	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Wearing Apparel Wearing Apparel	735 ILCS 5/12-1001(a)	250.00	250.00
Interests in IRA, ERISA, Keogh, or Other Pension or F 403(B)	Profit Sharing Plans 735 ILCS 5/12-1006	100%	60.00
Other Personal Property of Any Kind Not Already Liste One Fender Squier guitar	e <u>d</u> 735 ILCS 5/12-1001(b)	150.00	150.00

Total: 1,465.00 1,465.00

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B6D (Official Form 6D) (12/07)

In re	David James Walter	Case No.	_
•		Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T	Hu: H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COZH_ZGШZH	UNLLQUIDA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Т	T E			
			Value \$		D			
Account No.						Ħ		
Account No.								
	_		Value \$			Ш		
Account No.			Value \$					
Account No.			W.L. 6					
			Value \$	Щ		H		
continuation sheets attached			S (Total of th	ubt iis p				
			(Report on Summary of Sci		ota ule	- 1	0.00	0.00

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B6E (Official Form 6E) (4/13)

•				
In re	David James Walter		Case No	
-		Debtor		

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this
total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

_			
	Domestic	support	obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (4/13) - Cont.

In re	David James Walter	Case No	
_		Debtor	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

Domestic Support Obligations

							TYPE OF PRIORITY	•
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	G ADDRESS ZIP CODE, NT NUMBER		sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUNT ENTITLED TO PRIORITY
Account No. xxx-xx-3181			2008	Ť	D A T E D			
Amanda Lake 10501 Canary Dr. Macon, MO 63552		-	Notice only					0.00
							0.00	0.00
Account No.								
Account No.								
Account No.								
Account No.								
Sheet 1 of 1 continuation sheets	attache	d to		Sub				0.00
Schedule of Creditors Holding Unsecured							0.00	0.00
			(Report on Summary of S		Tota		0.00	0.00
			(Report on Summary of S	cnec	ıuı	-8)	0.00	J 0.00

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B6F (Official Form 6F) (12/07)

In re	David James Walter	Case No.	_
_		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

 \square Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	Č	Н	sband, Wife, Joint, or Community	Co	Ų	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H		ONT I NGENT	LIQUID	U T E D	AMOUNT OF CLAIM
Account No. xxxxxx8265			Opened 12/01/14	T	A T E D		
Afni, Inc. Po Box 3097 Bloomington, IL 61702		-	Collection Attorney At T Mobility		D		671.00
Account No. xx5789		T	Opened 10/01/08		T	+	
Atg Credit 1700 W Cortland St Ste 2 Chicago, IL 60622		-	Collection Attorney Radiology Consultants Of Rockf				153.00
Account No. xx6873 Atg Credit 1700 W Cortland St Ste 2 Chicago, IL 60622		-	Opened 2/01/09 Collection Attorney Radiology Consultants Of Rockf				
Account No. xxxxxxxxxx4584		_	Opened F/01/14 Lept Active 2/09/15		-	-	47.00
Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130		-	Opened 5/01/14 Last Active 2/08/15 Credit Card				425.00
_6 _ continuation sheets attached	_	•	(Total o	Sub f this			1,296.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	David James Walter	Case No
_		Debtor

	٦,	1			١.	1	_	1
CREDITOR'S NAME,	00	ľ	usband, Wife, Joint, or Community		ő	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	J H	CONSIDERATION FOR CLAIM, IF CONSIDERATION FOR CLAIM, IF CONSIDERATION FOR CLAIM, IF CONSIDERATION FOR	LAIM	N T I N	LIQUIDATED	SPUTED	AMOUNT OF CLAIM
(See instructions above.)	R	c	is subject to setory, so sta	IL.	N G E N T	Ď	D	
Account No. xxxx1397	T		Med1 02 Cbo Osf		Ť	ŤED		
Cb Accts Inc 124 Sw Adams St. Suite 215 Peoria, IL 61602		-						
								106.00
Account No. xxxx4545	T	T	Med1 02 Cbo Osf					
Cb Accts Inc 124 Sw Adams St. Suite 215 Peoria, IL 61602		-						
								82.00
Account No. xxxx1959			Med1 02 Cbo Osf					
Cb Accts Inc 124 Sw Adams St. Suite 215 Peoria, IL 61602		-						
								82.00
Account No. xxxx0146			Med1 02 Cbo Osf					
Cb Accts Inc 124 Sw Adams St. Suite 215 Peoria, IL 61602		-						
								73.00
Account No. xxxx3897			Opened 11/01/14					
Cb Accts Inc 124 Sw Adams St. Suite 215 Peoria, IL 61602		-	Collection Attorney Cbo/Osf					
								68.00
Sheet no1 of _6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				S (Total of the		tota pag		411.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	David James Walter	Case No
_		Debtor

<u></u>	С	ш	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	021-20	N L L Q U L	lı l	AMOUNT OF CLAIM
Account No. xxxx2639			Med1 02 Cbo Osf	Ť	DATED		
Cb Accts Inc 124 Sw Adams St. Suite 215 Peoria, IL 61602		-			D		65.00
Account No. xxxx3897			2014				
Convergent Healthcare Recoveries 121 NE Jefferson St., Ste 100 Suite 215 Peoria, IL 61602		-	Collection for CBO/OSFMG Rock Cut Prompt Care				00.00
							69.00
Account No. xxxxxxxxxxxx9582 Creditors Protection S Po Box 4115 Rockford, IL 61101		-	Opened 4/01/13 Collection Attorney Affiliated Surgeons Of Rockfo				1,194.00
Account No. xxxxxxxxxxx8073			Opened 12/01/12				
Creditors Protection S Po Box 4115 Rockford, IL 61101		-	Collection Attorney Rkfd Health Physicians Anesth				136.00
Account No. xxxx2178	H		Opened 11/01/13				
Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256		-	Collection Attorney Tmobile				513.00
Sheet no. 2 of 6 sheets attached to Schedule of		_		ubt			1,977.00
Creditors Holding Unsecured Nonpriority Claims			(Total of the	his j	pag	e)	1,377.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	David James Walter	Case No
_		Debtor

		_					_	1
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community		CO	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	H W J C	DATE CLAIM WAS INCURRED A CONSIDERATION FOR CLAIM. IF C IS SUBJECT TO SETOFF, SO STA	LAIM	ONT - NG EN	LLQUL		AMOUNT OF CLAIM
Account No. xxxx6144			Opened 10/01/14		Т	D A T E D		
ER Solutions/Convergent Outsourcing, INC Po Box 9004 Renton, WA 98057		-	Collection Attorney Comcast			D		159.00
Account No. xxxxxxxxxxxx0001			Opened 12/01/08 Last Active 1/28/15					
Fed Loan Serv Po Box 60610 Harrisburg, PA 17106		-	Educational					634.00
Account No. xxxxxxxxxxxx0002			Opened 12/01/08 Last Active 1/28/15					
Fed Loan Serv Po Box 60610 Harrisburg, PA 17106		-	Educational					144.00
Account No. xxxxxxxxxxx1001	\vdash		Opened 5/01/13 Last Active 5/25/14					
First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104		-	Credit Card					532.00
Account No. xxxxxxx7001			Opened 12/01/13					
IC System Attn: Bankruptcy 444 Highway 96 East; Po Box 64378 St. Paul, MN 55164		_	Collection Attorney At T Uverse					206.00
Sheet no. <u>3</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•		S (Total of th		tota pag		1,675.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	David James Walter	Case No
_		Debtor

	С	ш	sband, Wife, Joint, or Community	l c	111	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J	DATE OF AIM WAS INCUIDED AND	CONTINGEN		SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx1024			Opened 11/01/13	Ť	T E		
Mrs Bpo Llc 1930 Olney Ave Cherry Hill, NJ 08003		-	Collection Attorney At T Mobility		D		671.00
Account No. xxxxxxxxxxxxx7868	┢		Med1 02 Medical Payment Data				
Mutual Mgmt 401 E State Rockford, IL 61104		-					1,418.00
Account No. xxxxxxxxxxxxx6147			Med1 02 Medical Payment Data				
Mutual Mgmt 401 E State Rockford, IL 61104		-					534.00
Account No. xxxx1314			Opened 8/01/11				
National Recovery Agen 2491 Paxton St Harrisburg, PA 17111		-	Collection Attorney The Hamilton Collection				53.00
Account No. xxxxxxxxxxxx3361	\vdash	H	Opened 2/01/13				
Rockford Mercantile 2502 S. Alpine Rd Rockford, IL 61108		-	Collection Attorney Rockford Health System/Rmh				2,124.00
Sheet no4 of _6 sheets attached to Schedule of		_	5	Subi	L tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				4,800.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	David James Walter	Case No	
•		Debtor	

	l c	Ни	sband, Wife, Joint, or Community	С	Īυ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		N	1	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxxxxxxx1215 Slm Financial Corp			Opened 12/01/08 Last Active 9/01/09 Educational	Ť	T E D		
11100 Usa Pkwy Fishers, IN 46037		-					
							1.00
Account No. xxxxxxxxxxxxxxxxxxx1215 Slm Financial Corp 11100 Usa Pkwy Fishers, IN 46037		-	Opened 12/01/08 Last Active 9/01/09 Educational				
							1.00
Account No. xxxxxx1555 Trident Asset Manageme 53 Perimeter Ctr E Ste 4 Atlanta, GA 30346		-	Opened 3/01/10 Collection Attorney Columbia House Dvd				98.00
Account No. xxxxxx7661 University Of Phoenix 4615 E Elwood St Fl 3 Phoenix, AZ 85040		-	Opened 11/01/08 Unsecured				
							432.00
Account No. xx1682 Watertown Credit Bureau Inc. 925 16th St SW PO Box 234 Watertown, SD 57201		-	2014 Collection for Great Western Bank				
						<u> </u>	745.00
Sheet no. <u>5</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			1,277.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	David James Walter	Case No	
-		Debtor ,	

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	S	U	P	
MAILING ADDRESS	Ĭ	Н	DATE OF THE WAY ON ON ON THE TANK	N	Ľ	s	
INCLUDING ZIP CODE,	E	w	DATE CLAIM WAS INCURRED AND	ΙŢ	lι	I P	
AND ACCOUNT NUMBER	Ţ	J	CONSIDERATION FOR CLAIM. IF CLAIM	Ņ	Ü	Ĭ	AMOUNT OF CLAIM
(See instructions above.)	DE B T O R	С	IS SUBJECT TO SETOFF, SO STATE.	G E	l D	E	
Account No. xxx-xx-3181	╁	-	1996	CONTINGENT	A T	DISPUTED	
Account 10. AAA AA 0101	ł		Collection		E		
Winnebago County					T	T	7
404 Elm Street		ľ					
Rockford, IL 61101							
							2,100.00
Account No.	┢	-		+	┢	╁	
Account No.	ł						
Account No.	t	H		\vdash	H	t	
	ł						
Account No.				T			
	ł						
Account No.				Г			
	1						
	l	1					
	l	1					
				L			
Sheet no. 6 of 6 sheets attached to Schedule of				Sub	tota	al	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				2,100.00
the state of the s			(10111011				
					Ota		12 526 00
			(Report on Summary of So	hec	lule	es)	13,536.00

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B6G (Official Form 6G) (12/07)

In re	David James Walter	Case No
_		;
		Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.

State whether lease is for nonresidential real property.

State contract number of any government contract.

Lou Capra 4041 Renn Hart Hills Road Loves Park, `61111 Residential Real-Estate

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B6H (Official Form 6H) (12/07)

In re	David James Walter	Case No.	
-		Debtor	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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						•				
Fill	in this information to identify y	our case:								
Del	btor 1 David Ja	ımes Walter								
	btor 2 buse, if filing)									
Uni	ited States Bankruptcy Court fo	or the: NORTHERN DISTRIC	CT OF ILLINOIS							
	se number nown)		-			□ An		ed filing ent showing	post-petition	n chapter
0	fficial Form B 6I						M / DD/ Y		J	
S	chedule I: Your I	ncome				IVII	VI / DD/ 1			12/13
spo atta	plying correct information. If use. If you are separated and ch a separate sheet to this for the control of the	your spouse is not filing worm. On the top of any additi	ith you, do not inclu	de infor	matic	n about	your spo	use. If mo	re space is	needed,
١.	information.		Debtor 1				Debtor 2	or non-fil	ing spouse	
	If you have more than one jo attach a separate page with information about additional	b, Employment status	■ Employed□ Not employed				☐ Emplo	-		
	employers.	Occupation	Supervisor							
	Include part-time, seasonal, self-employed work.	or Employer's name	Goodwill Industri	ies of N	orthe	rn IL				
	Occupation may include stude or homemaker, if it applies.	lent Employer's address	PO Box 17017 Rockford, IL 611	10						
		How long employed t	here? <u>2.5 yea</u>	rs			_			
Esti spoi	imate monthly income as of to use unless you are separated. but or your non-filing spouse have e space, attach a separate she	he date you file this form. If	, ,	·	•		hat perso	on on the lin	es below. If y	J
2.		salary, and commissions (b thly, calculate what the monthl		2.	\$	1,9	900.19	\$	N/A	
3.	Estimate and list monthly	overtime pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income. A	dd line 2 + line 3.		4.	\$	1,90	0.19	\$	N/A	

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Debtor 1	David James Walter	•	Case r	number (if known)		
			For	Debtor 1		btor 2 or ing spouse
C	ppy line 4 here	4.	\$	1,900.19	\$	N/A
5. Li	st all payroll deductions:					
5. Li 5a		5a.	\$	364.67	\$	N/A
5b	· · · · · · · · · · · · · · · · · · ·	5b.	\$ —	0.00	\$	N/A
50	·	5c.	\$	0.00	\$ <u> </u>	N/A
50	·	5d.	\$	0.00	\$	N/A
5e	e. Insurance	5e.	\$	73.17	\$	N/A
5f	. Domestic support obligations	5f.	\$	216.67	\$	N/A
50		5g.	\$	0.00	\$	N/A
5h	n. Other deductions. Specify: United Way Donation	5h.+	\$	10.83	+ \$	N/A
6. A (dd the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	665.34	\$	N/A
7. C a	alculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	1,234.85	\$	N/A
8. Li 8a	st all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$	N/A
8b	•	8b.	\$—	0.00	\$	N/A
80	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	N/A
80	d. Unemployment compensation	8d.	\$	0.00	\$	N/A
86	e. Social Security	8e.	\$	0.00	\$	N/A
8f 8g	Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	_ 8f. 8g.	\$	0.00	\$ \$	N/A N/A
8h	n. Other monthly income. Specify:	8h.+	\$	0.00	+ \$	N/A
9. A d	dd all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	N/A
10 C :	alculate monthly income. Add line 7 + line 9.	10. \$	1	,234.85 + \$		N/A = \$ 1,234.85
	dd the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	ΙΟ. Ψ		Ψ_	!	Ψ <u>1,254.60</u>
11. St In ot Do	cate all other regular contributions to the expenses that you list in Schedule clude contributions from an unmarried partner, members of your household, your her friends or relatives. In not include any amounts already included in lines 2-10 or amounts that are not pecify:	depend	-	•		edule J. 11. +\$ 0.00
W	dd the amount in the last column of line 10 to the amount in line 11. The restrict that amount on the Summary of Schedules and Statistical Summary of Certain oplies					12. \$1,234.85
13. D e	o you expect an increase or decrease within the year after you file this form	?				Combined monthly income
	No	•				

Official Form B 6I Schedule I: Your Income page 2

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	in this informs	ation to identify yo	ur caca:			Ī		
	111 11115 1111011116	ation to identity yo	our case.					
Deb	tor 1	David James	Walter			Che	eck if this is:	
D-1-	40						An amended filing	
	tor 2 ouse, if filing)						A supplement snow 13 expenses as of	ving post-petition chapter the following date:
(
Unit	ed States Bank	ruptcy Court for the	NORTH	IERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
	e number nown)						A separate filing for 2 maintains a sepa	r Debtor 2 because Debtor rate household
Of	fficial Fo	orm B 6J						
		J: Your	_ Exner	292				12/13
Be a	as complete ormation. If n nber (if know	and accurate as nore space is ne vn). Answer ever	possible. eded, atta y questio	If two married people ar ch another sheet to this				or supplying correct
		ribe Your House	hold					
1.	Is this a joi							
	■ No. Go to	o line 2. es Debtor 2 live i	n a senar	ate household?				
			п и сорин					
			st file a sep	earate Schedule J.				
2.	Do you hav	ve dependents?	■ No					
	Do not list D Debtor 2.	Debtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relation		Dependent's age	Does dependent live with you?
	Do not state							□ No
	dependents	names.					_	☐ Yes
								□ No □ Yes
								☐ Yes
								☐ Yes
								□ No
								☐ Yes
3.		penses include		No				
		of people other the od your depende		Yes				
D	,							
Par		nate Your Ongoi		y Expenses uptcy filing date unless y	ou are using this fo	orm as a s	upplement in a Cha	onter 13 case to report
exp		a date after the l		y is filed. If this is a supp				
				government assistance i				
	value of suc ficial Form 6		a nave inc	luded it on Schedule I: Y	our income		Your expe	enses
4.		or home owners nd any rent for the		ses for your residence. In	nclude first mortgage	e 4.	\$	500.00
	If not inclu	ded in line 4:						
	4a. Real	estate taxes				4a.	\$	0.00
	4b. Prope	erty, homeowner's	s, or renter	's insurance		4b.	\$	0.00
		e maintenance, re					\$	0.00
_		eowner's associat					\$	0.00
5.	Additional	mortgage payme	ents for yo	our residence, such as ho	me equity loans	5.	\$	0.00

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eat, natural gas er, garbage collection cell phone, Internet, satellite, and cable services ify: eeeping supplies ildren's education costs r, and dry cleaning oducts and services al expenses include gas, maintenance, bus or train fare. payments. ubs, recreation, newspapers, magazines, and books butions and religious donations urance deducted from your pay or included in lines 4 or 20.	6a. 6b. 6c. 6d. 7. 8. 9. 10. 11. 12. 13.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0.00 0.00 45.00 0.00 300.00 0.00 25.00 50.00 100.00
er, garbage collection cell phone, Internet, satellite, and cable services ify: teeping supplies ildren's education costs r, and dry cleaning oducts and services al expenses include gas, maintenance, bus or train fare. payments. ubs, recreation, newspapers, magazines, and books butions and religious donations urance deducted from your pay or included in lines 4 or 20.	6b. 6c. 6d. 7. 8. 9. 10. 11.		0.00 45.00 0.00 300.00 0.00 25.00 50.00 60.00
er, garbage collection cell phone, Internet, satellite, and cable services ify: teeping supplies ildren's education costs r, and dry cleaning oducts and services al expenses include gas, maintenance, bus or train fare. payments. ubs, recreation, newspapers, magazines, and books butions and religious donations urance deducted from your pay or included in lines 4 or 20.	6b. 6c. 6d. 7. 8. 9. 10. 11.		0.00 45.00 0.00 300.00 0.00 25.00 50.00 60.00
cell phone, Internet, satellite, and cable services ify: ceeping supplies ildren's education costs r, and dry cleaning oducts and services al expenses include gas, maintenance, bus or train fare. payments. ubs, recreation, newspapers, magazines, and books butions and religious donations urance deducted from your pay or included in lines 4 or 20.	6c. 6d. 7. 8. 9. 10. 11.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	45.00 0.00 300.00 0.00 25.00 50.00 60.00 100.00
ify: teeping supplies ildren's education costs t, and dry cleaning oducts and services al expenses include gas, maintenance, bus or train fare. payments. ubs, recreation, newspapers, magazines, and books butions and religious donations urance deducted from your pay or included in lines 4 or 20.	6d. 7. 8. 9. 10. 11. 12.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0.00 300.00 0.00 25.00 50.00 60.00
ildren's education costs f, and dry cleaning coducts and services al expenses include gas, maintenance, bus or train fare. payments. ubs, recreation, newspapers, magazines, and books butions and religious donations urance deducted from your pay or included in lines 4 or 20.	7. 8. 9. 10. 11. 12.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	300.00 0.00 25.00 50.00 60.00
ildren's education costs y, and dry cleaning poducts and services al expenses include gas, maintenance, bus or train fare. payments. ubs, recreation, newspapers, magazines, and books butions and religious donations urance deducted from your pay or included in lines 4 or 20.	8. 9. 10. 11. 12. 13.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0.00 25.00 50.00 60.00
r, and dry cleaning coducts and services al expenses include gas, maintenance, bus or train fare. payments. ubs, recreation, newspapers, magazines, and books butions and religious donations urance deducted from your pay or included in lines 4 or 20.	9. 10. 11. 12. 13.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	25.00 50.00 60.00 100.00
oducts and services al expenses nclude gas, maintenance, bus or train fare. payments. ubs, recreation, newspapers, magazines, and books butions and religious donations urance deducted from your pay or included in lines 4 or 20.	10. 11. 12. 13.	\$ \$ \$ \$	50.00 60.00 100.00
al expenses include gas, maintenance, bus or train fare. payments. ubs, recreation, newspapers, magazines, and books butions and religious donations urance deducted from your pay or included in lines 4 or 20.	11. 12. 13.	\$ \$	60.00 100.00
nclude gas, maintenance, bus or train fare. payments. ubs, recreation, newspapers, magazines, and books butions and religious donations urance deducted from your pay or included in lines 4 or 20.	12. 13.	\$ \$	100.00
payments. ubs, recreation, newspapers, magazines, and books butions and religious donations urance deducted from your pay or included in lines 4 or 20.	13.	\$	
butions and religious donations urance deducted from your pay or included in lines 4 or 20.		· 	75.00
urance deducted from your pay or included in lines 4 or 20.	14.	\$	75.00
		Ψ	0.00
ce		•	
	15a.	·	0.00
ance	15b.		0.00
rance	15c.	\$	0.00
	15d.	\$	0.00
ude taxes deducted from your pay or included in lines 4 or 20.	16.	\$	0.00
se payments:			
	17a.	\$	0.00
its for Vehicle 2	17b.	\$	0.00
ify:	17c.	\$	0.00
	17d.	\$	0.00
		Φ.	0.00
). 18.	·	
ou make to support others who do not live with you.	4.5	———	0.00
to a company and included in lines 4 on F of this forms on an			
·			0.00
		·	0.00
		·	0.00
			0.00
s association of condominium dues		· . —	0.00
	21.	+\$	0.00
penses. Add lines 4 through 21.	22.	\$	1,155.00
nonthly expenses.			
onthly net income.			
? (your combined monthly income) from Schedule I.	23a.	\$	1,234.85
nonthly expenses from line 22 above.	23b.	-\$	1,155.00
	23c.	\$	79.85
II Tannicipio V Tropo Compression II Tannicipio V Tropo Compression II Tropo Compression II Tannicipio V Tropo Compression II Tropo Com	our pay on line 5, Schedule I, Your Income (Official Form 6I you make to support others who do not live with you. Interpretation of the property taxes of the property taxes of the property	lude taxes deducted from your pay or included in lines 4 or 20. 16. 17a. 17b. 17c. 17d. 18. 19. 1	lude taxes deducted from your pay or included in lines 4 or 20. 16. \$ 17a. \$ 17b. \$ 17b. \$ 17c. \$ 17c. \$ 17d. \$ 18. \$ 190. \$

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	David James Walter			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION CO		I ING DEBTOR'S SC OF PERJURY BY INDIVI		
	I declare under penalty of perjury the sheets, and that they are true and correct to the				les, consisting of 23
Date	April 23, 2015	Signature	/s/ David James Walter David James Walter Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

United States Bankruptcy Court Northern District of Illinois

In re	David James Walter		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$5,709.40 2015 YTD: Debtor Employment Income per Pay Stubs

\$19,590.00 2014: Debtor Employment Income per 1040 \$18,884.00 2013: Debtor Employment Income per 1040

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

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3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION United Way 701 North Fairfax Street Alexandria, VA 22314 RELATIONSHIP TO DEBTOR, IF ANY Supporter

DATE OF GIFT Month DESCRIPTION AND VALUE OF GIFT \$10.83 per month

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

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9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE
Upright Law LLC
79 W. Monroe
5th Floor
Chicago, IL 60603

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 12/31/2014 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,423.00 Attorney Fee
\$335.00 Filing Fee

Advisory Credit Management Inc. 3511 W. Commerical Blvd, Ste 404 Fort Lauderdale. FL 33309

02/17/2015 \$40.00 Credit Counseling

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

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13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 226 Grand Avenue, Loves Park, IL 61111 NAME USED

DATES OF OCCUPANCY

Same 6/2012 to 6/2013

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous None

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT

NOTICE

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND

NATURE OF BUSINESS ENDING DATES

None

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

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20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None h

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

None

ADDRESS

DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	April 23, 2015	Signature	/s/ David James Walter	
			David James Walter	
			Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

	Northern Dist	rict of Illinois		
In re			Case No.	
	De	ebtor(s)	Chapter	7
CHAPTER 7	INDIVIDUAL DEBTOI	R'S STATEMENT	OF INTEN	TION
PART A - Debts secured by property property of the estate. Attac			d for EAC l	H debt which is secured by
Property No. 1		,		
1 Toperty Ivo. 1				
Creditor's Name: -NONE-		Describe Property Se	curing Deb	t:
Property will be (check one): ☐ Surrendered	☐ Retained			
If retaining the property, I intend to (ch ☐ Redeem the property ☐ Reaffirm the debt				
☐ Other. Explain	(for example, avoid	d lien using 11 U.S.C.	§ 522(f)).	
Property is (check one): ☐ Claimed as Exempt		☐ Not claimed as exer	npt	
PART B - Personal property subject to Attach additional pages if necessary.)	unexpired leases. (All three of	columns of Part B mus	t be complet	ed for each unexpired lease.
Property No. 1				
Lessor's Name: Lou Capra	Describe Leased Prop Residential Real-Estate	e	U.S.C. § 365	*
			■ YES	□ NO
I declare under penalty of perjury that personal property subject to an unexp		ntention as to any pro	perty of my	estate securing a debt and/or
Date April 23, 2015		s/ David James Walter David James Walter		

Debtor

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United States Bankruptcy Court Northern District of Illinois

In r	e David James Walter		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPEN	NSATION OF ATTOR	NEY FOR DE	CBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 201 paid to me within one year before the filing of the petition behalf of the debtor(s) in contemplation of or in connection	n in bankruptcy, or agreed to be	paid to me, for serv	
	For legal services, I have agreed to accept		\$	1,423.00
	Prior to the filing of this statement I have received		\$	1,423.00
	Balance Due			0.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed compe	ensation with any other person un	nless they are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensa copy of the agreement, together with a list of the name			
5.	In return for the above-disclosed fee, I have agreed to ren	nder legal service for all aspects	of the bankruptcy c	ase, including:
	 a. Analysis of the debtor's financial situation, and render b. Preparation and filing of any petition, schedules, state c. Representation of the debtor at the meeting of creditor d. [Other provisions as needed] Negotiations with secured creditors to reduce 	ment of affairs and plan which n rs and confirmation hearing, and	nay be required; any adjourned hea	rings thereof;
	agreements and applications as needed; pr of liens on household goods.	eparation and filing of motions	s pursuant to 11 l	JSC 522(f)(2)(A) for avoidance
6.	By agreement with the debtor(s), the above-disclosed fee Additional or Non-Base Legal Services POS Base Retainer will be provided by Attorney Client in: (a) Discharge proceedings, including	ST-PETITION. Legal services POST PETITION at an addition	which are beyond onal fee, including	but not limited to representing

Additional or Non-Base Legal Services POST-PETITION. Legal services which are beyond those contemplated in the Base Retainer will be provided by Attorney POST PETITION at an additional fee, including but not limited to representing Client in: (a) Discharge proceedings, including those related to student loans, taxes or undue hardships; (b) motions for relief from, or continuation, defense or enforcement of the Automatic Stay; (c) motions to redeem personal property; (d) rule 2004 examinations; (e) motions to avoid liens/judgments(\$500.00); (f) contested matters or adversary proceedings; (g) contested matters regarding Client's claim of exempt property; (h) filing any amendments to the schedules; (i) motions to continue the 341 meeting of creditors and/or appearing for a continued 341 hearing; (j) motions or adversary complaints to abandon/refinance/sell/purchase property; (k) assisting in carrying out the Debtor's Statement of Intentions; (l) monitoring an "asset case"; (m) re-opening a bankruptcy case to submit post-filing proof of pre-discharge counseling; (n) issues that arise that are not specifically listed in the Retainer; (o) garnishment recovery; (p) reaffirmation agreement negotiation and review, where permissible.

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In re	David James Walter	Case No.	
	Debtor(s)		

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

(Continuation Sheet)

	(• • • • • • • • • • • • • • • • • • •			
		CERTIFICATION		
	ertify that the foregoing is a complete state kruptcy proceeding.	ment of any agreement or arrangement for payment to me for representation of the debtor(s) in		
Dated:	April 23, 2015	/s/ Andrew K. Weiss		
		Andrew K. Weiss		
		Upright Law LLC		
		79 W. Monroe		
		5th Floor		
		Chicago, IL 60603		
		855-466-3920 Fax: 888-751-4932		
		notices@uprightlaw.com		

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ATTORNEY CLIENT BASE RETAINER AGREEMENT FOR CHAPTER 7 BANKRUPTCY RELATED SERVICES

This Agreement is executed between Jason Allen ("Law Solutions") and the undersigned ("Client" or "Debtor"), collectively the "Parties". This agreement contemplates bankruptcy related services ("Bankruptcy Services" or "Services") ONLY and no other services. Firm is not retained to represent Client in any other legal proceedings. Firm will NOT take any action outside of Services described in this Base Retainer Agreement ("Agreement"). Client acknowledges that no creditor actions including letters, utility shut-off's, garnishments, repossessions, taxing authority's actions, or foreclosure sales will be stopped until the petition is filed. Client is responsible for informing Firm of any critical dates including foreclosure sale dates.

- 1. Type of Bankruptcy Representation and Venue. Client retains Firm, (and not any specific attorney/staff member), and any Associates/Co-counsel which Firm may choose to share professional responsibility and fees, to represent Client for Bankruptcy Services. This Agreement is subject to Client residing in Client's current county of residence for the duration of the Services. If Client determines at a later date that Client desires to file or convert to a Chapter 13, the parties shall execute a new retainer agreement. This Agreement does not include representation in any objection to discharge, audit, adversary proceeding, or any contested matter. Firm will require an upfront retainer if Firm agrees to represent client in any other matter.
- 2. Type of Retainer Fee ("Retainer" or "Fee"). Client retains Firm under a General Retainer knows as a "ADVANCED PAYMENT" or "FLAT FEE" RETAINER whereby Firm agrees to provide Services for a fixed amount. Firm is retained on a flat fee basis and not on an hourly basis unless otherwise indicated in this Agreement, and is therefore NOT charging its usual hourly rates of \$395.00 per hour for attorney time and \$125.00 for paraprofessional time. Client agrees that as soon as Client retains Firm, Firm will charge for the consultation that was free until the signing of this document. Client further understands that upon retention, Firm will re-review all intake documents and Client information, set up payment plans in Firm's case management system, and perform other administrative tasks associated with opening Client's file. If Client terminates Firm's services, Firm will perform legal and administrative services associated with closing Clients matter. Client understands that the time associated with opening and closing Client's matter will amount to no less than 2 hours of time. Client expressly waives any rights to any accounting or monthly billing of time spent on this matter. Firm may not keep records of time spent on this matter. Time will be estimated and hourly rates will be used in the event of any fee dispute. The Fee is earned when paid and immediately becomes property of the Firm and is non-refundable. Fees will be placed into Firm's general expense/operating account and may NOT be placed into any Firm IOLTA client trust fund account, or any other type of Trust or Escrow account and Firm may elect not to hold funds on Client's behalf. Client has no claims to any money paid to Firm. The Retainer is paid by Client to the Firm in order to ensure Firm's commitment of availability for a time period, representation for Services, assumption of Professional Responsibility, and consultation. The Retainer is an estimate based upon the information provided by Client at the consultation and in the information intake sheet and may be adjusted upward by several factors including (i) required services beyond the Bankruptcy Services defined herein, (ii) undisclosed assets, income, debts, transfers and preferences, or (iii) failure to pay all the fees and costs within the prescribed time. The Retainer is based on the following assumptions: (a) the Client has provided the Firm with complete and accurate information and fully disclosed all financial information to Firm; (b) the Client's circumstances, particularly the Client's current monthly income does not substantially change prior to the filing of the petition; (c) client provides all requested documents within 15 days of the date of this Agreement. Client acknowledges that Client has 30 days from Client's final payment of Fees to turn in all requested documents or will be charged an additional Fee of \$375.00. No Chapter 7 petition will be filed until all Fees and costs are paid in full and Client provides all documents. Firm assumes no responsibility for any changes in laws should client delay the filing by not paying quickly and providing required documentation. Client consents that client funds, such as court filing fees, will be held in an IOLTA account of Jason Allen

Client further agrees that any awards received through FDCPA/FCRA/Discharge violations or any other litigation cases brought by the Firm or Firm's co-counsel on behalf of the Client, will firstly go to any fees owed to Firm to represent client in their bankruptcy case before being paid to the Client.

3. Payment Term. Client authorizes Jason Allen to make changes to any payment schedule and take payments with verbal authorization.

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- 4. Virtual Representation. Client understands and agrees that Firm represents its clients virtually, meaning primarily through means of telephonic and digital (online) communication. Client agrees that whenever possible, my communication with the firm will not be face to face at a physical office, but rather through email, over the phone or through a virtual meeting room that I access through my computer. I have elected to use the Firm, in part, because the Firm offers this service and I find this service to be more efficient and convenient. I also understand that court rules within my local jurisdiction may require me to sign my final documents in the presence of the lawyer in which case I agree that I will travel to my lawyer's office at a mutually agreeable meeting time
- 5. Refund Policy. You understand that at the time you enter into the verbal retainer agreement with Firm, Firm provides certain post-consultation services including file set up, accounting entries, payment plan administration, legal analysis, flags, diaries and case entries, review of your file by an attorney and a post consultation instruction session by a Case manager. When you cancel, to close your case, an attorney must review your file and our staff must return any original documents, perform an accounting of services and process termination of representation. Absent any additional calls from you or your creditors, the Firm will have performed one hour of attorney time at \$395 per hour and ninety minutes of staff time at \$125 per hour for a total of \$457.50 in earned fees. In the interest of positive client relations, Firm has established a "no questions asked" Refund Policy that affords you a larger refund than that which you might otherwise be entitled. In consideration of executing a full mutual release of liability and confidentiality agreement with Firm at the time the refund is granted, regardless of whether a smaller refund is due to Client, Firm will refund with "no questions asked":
- (a) If refund is requested within 24 hours of initial retention, Firm will refund 100% of fees paid:
- (b) If refund is requested more than 24 hours, but within 72 hours of initial retention, Firm will refund 75% of all payments, less a \$100 processing fee;
- (c) If refund is requested more than 72 hours, but within 1 week of initial retention, Firm will refund 50% of all payments, less a \$100 processing fee.
- (d) If refund is requested more than 1 week after initial retention, Firm, may, at its discretion, perform an accounting of services performed and refund a portion of the fees.

All cancellations must be in writing by sending an email to cancel@lawsolutionsbk.com.

You may decline any portion of this Refund Policy by indicating in your cancellation email that you want a full accounting of our services. Time will be estimated and hourly rates will be used in the event of any fee dispute. The accounting, along with any applicable refund will be furnished within 30 days. If you decline the Refund Policy, and the accounting indicates that no refund is due, you will no longer be entitled to the "no questions asked" refund described in 5(a)-(c) above.

- **6. Due Diligence.** Firm may investigate/verify the information provided by Client via third party sources and is authorized to amend information provided by Client as a result of its investigation. Firm may order (at Client's expense), or request client order, due diligence documentation/items, including but not limited to appraisals, real estate and auto valuations, credit checks, tax transcripts, asset searches and anything firm deems appropriate to confirm Client information. If not provided by Client within 30 days of request, or at Client's request, Firm, at it's discretion is authorized certain due diligence products. Firm will charge \$50 for single filer credit report, \$75 for a joint filer credit report, \$50 for a CMA, and \$50 for taxes.
- 7. **Recording Authorization.** You authorize Firm to record all calls to and from Firm to assure the highest level of quality and so that your attorney can properly review all information provided to you.
- 8. Debtor's Obligations to Pay Designated Costs/Fees/Due Diligence. In addition to the Retainer, the Client shall be obligated to obtain/pay for the following items: (a) Pre-filing consumer credit counseling; (b) post-filing debtor education instructional course; and depending on their circumstances may have to Firm or another 3rd party to obtain (c) tax transcripts; (d) public record, asset/lien searches; (e) copies of judgments, deeds, deeds of trust, title certificates, court papers, county tax records, appraisals, broker price opinions (BPO), auto valuations, and other similar documents; (f) any other records or statements not produced by Client; (g) administrative costs, i,e, postage, parking, copies, gas limited to a flat fee of \$100; and (h) cost of amended schedules (\$176.00).

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- 9. Bankruptcy Services further defined. The Services included in the Retainer are (a) informing Client of Client's rights and responsibilities under the Bankruptcy Laws; (b) providing consultation to enable the Client to make an informed decision about filing Chapter 7; (c) advising Client of all available exemptions; (d) assisting the Client in complying with all of the requirements imposed by the Bankruptcy Laws and Rules, (e) preparing and electronically filing all bankruptcy documents; (f) drafting and mailing notice to creditors; (g) notifying Client of, preparing Client for, and attending only THE ORIGINAL Section 341 meeting of creditors; (h) assisting Client in complying with information requests by the Bankruptcy Trustee, the Court, or other parties; (i) communicating with all parties involved in the case; (j) reviewing of Bankruptcy Petition and Schedules; (k) sending any pre-filing correspondence; (l) calculating Current Monthly Income to determine if any presumption of abuse would arise under the bankruptcy code. Client has received a free consultation without any obligation to retain Firm. Client agrees that the consultation time is now part of the Bankruptcy Services. As to subsection (g) of this section, Debtor expressly authorizes Firm to utilize outside counsel to appear on Client's behalf at creditor meetings and hearings, at no additional cost to Client.
- 10. Additional or Non-Base Legal Services POST-PETITION. Legal services which are beyond those contemplated in the Base Retainer may be provided by Attorney POST PETITION at an additional fee, including but not limited to representing Client in: (a) Discharge proceedings, including those related to student loans, taxes or undue hardships; (b) motions for relief from, or continuation, defense or enforcement of the Automatic Stay (c) motions to redeem personal property(\$600.00); (d) rule 2004 examinations; (e) motions to avoid liens/judgments(\$500.00); (f) contested matters or adversary proceedings; (g) contested matters regarding Client's claim of exempt property; (h) filing any amendments to the schedules; (i) motions to continue the 341 meeting of creditors and/or appearing for a continued 341 hearing(\$150.00); (j) motions or adversary complaints to abandon/refinance/sell/purchase property; (k) assisting in carrying out the Debtor's Statement of Intentions; (l) monitoring an "asset case"; (m) re-opening a bankruptcy case to submit post-filing proof of pre-discharge counseling; (n) issues that arise that are not specifically listed in the Retainer. For such non-base services, you will be charged \$395.00 per hour for attorney time and \$125/hour for paraprofessional time billed in 6-minute minimum increments, however, the Firm will be entitled to contingency fee of 25% of garnishment recoveries. The Firm will be entitled to a contingency fee equal to 50% of any actual recovery from any party for a violation of the automatic stay, the discharge injunction, or for breach of any state/federal consumer protection statutes or bankruptcy code violations. Court costs and filing fees may be advanced by Firm and be reimbursed out of Client's share of settlement/judgment proceeds. Client hereby authorizes Firm, but does not require it, to investigate for the existence of such violations, prosecute them with or without the assistance of such independent co-counsel as Firm deems necessary to pursue such claims and share fees accordingly.
- 11. Reaffirmation Agreements. Firm is not retained to negotiate, review, execute any re-affirmation agreements with Client's creditor's, or to appear at any reaffirmation hearings. Firm charges \$150.00 per signed reaffirmation(unless Client resides in Indiana where there is no fee). If Firm negotiates any Reaffirmation Agreements, Client will pay the hourly rate of Firm. Client understands Creditors are not obligated to offer re-affirmation agreements and it is Client's responsibility to retain Firm for reaffirmation agreement help and to follow up with Firm regarding it. Unless Client retains firm to file a reaffirmation agreement signed by BOTH creditor and Client, Client and Firm shall presume no reaffirmation agreement exists or was requested by client. Client should continue to make payments on items Client desires to reaffirm, obtain an executed reaffirmation agreement, or risk losing said items. Client agrees the Firm has no obligation to execute any reaffirmation agreement and reserves the right NOT to sign/execute any reaffirmation agreement on behalf of Client.
- 12. Receipt and Acknowledgement of Mandatory Notices and Disclosures. The Bankruptcy Code as amended effective 10/17/2005 requires that Firm provide mandatory notices and disclosures to Client. Client acknowledges that Client has received, read, and understands the two documents titled Statement Mandated by Section 527(b) of the Bankruptcy Code and Notice to Clients Who Contemplate filing Bankruptcy. Such disclosures are acknowledged by Client, and are incorporated by reference and made part of this Agreement.
- 13. Client Representations of Good Faith and to Firm. Client attests and affirms that they have not given Firm any false or misleading information or omitted any information from Firm. If Client is making payment arrangements, Client agrees to "auto pay" via debit card or ACH from a checking account, set up with Firm's billing department as part of Firm's willingness to take payments and any payments sent by check may be converted and processed by Firm as an ACH or "V-Check" transaction.



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- 14. NSF Checks. Client agrees to pay a \$35.00 for dishonored checks and Client plus fees/costs associated with collection, thereof, and any other balance due on this account, including but not limited to attorney fees and court costs, with a minimum fee of \$500.00 for additional attorney fees. Client agrees to pay \$25.00 for bounced debit card payments.
- 15. Retention and Disposition of Records. Firm encourages Client to keep and maintain copies of all bankruptcy related matters. Firm reserves the right to destroy all contents of the file after three (3) years. Client may request a copy of the file or any documents within the file by sending a written request with a retrieval and duplication fee of \$50. Firm satisfies such requests within thirty (30) days of receipt. Client may expedite delivery to under ten days by paying \$75 per request.
- 16. Limited Power of Attorney. Client agrees that the signature on this contract also grants Firm a limited power of attorney to affix its signature to any authorization forms required to (a) obtain tax information from any third party tax preparer, accountant, the state or federal taxing authority or any other party in possession of any type of tax information/returns related to Client, including, but not limited to copies of Client's tax returns and/or transcripts, and 2) obtain due diligence products from third parties including, but not limited to, real estate appraisals and/or comparative market analyses, title searches, asset searches, personal property valuations, and credit reports.
- 17. I/WE UNDERSTAND THAT THE INFORMATION DISCLOSED IN THE PETITION IS GIVEN UNDER PENALTY OF PERJURY AND THAT THE FEDERAL PENALTY FOR PERJURY MAY INCLUDE IMPRISONMENT AND HEAVY FINES.

Fees Charged Upfront to File the Case:

\$335.00 Court Filing Fee

\$ 1,423.00 Attorney Fee

\$ 1,758.00 Total Fee

Client states their Total Unsecured Debt is \${CF:Total Estimated Debt} or, if blank, the amount appearing in the attorney's consultation intake notes).

I/we acknowledge to have read, reviewed, understand and received an exact completed copy of both pages of this Agreement.

DATED THIS {DAY} DAY OF {MONTH}, {YEAR} 6/13/2014

CLIENT(S)	Firm: Jason Allen
Client: {SIGNATURE}	For Firm:
Print: {FULLNAME} David Walter	Print:
Client: {COSIGNATURE}	
Print: {COFULLNAME}	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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B 201B (Form 201B) (12/09)

United States Bankruptcy Court

		ern District of Illinois		
In re	David James Walter		Case No.	
		Debtor(s)	Chapter 7	7
	CERTIFICATION OF NO UNDER § 342(b) C	OTICE TO CONSUM OF THE BANKRUPT	,	5)
Code.	Cert I (We), the debtor(s), affirm that I (we) have recei	tification of Debtor ved and read the attached n	otice, as required by	§ 342(b) of the Bankruptcy
David	James Walter	X /s/ David Jame	s Walter	April 23, 2015
Printed	l Name(s) of Debtor(s)	Signature of D	ebtor	Date
Case N	No. (if known)	X		
		Signature of Jo	oint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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United States Bankruptcy CourtNorthern District of Illinois

		Not then District of Inmois		
In re	David James Walter		Case No.	
		Debtor(s)	Chapter	7
	V.D.D.			
	VER	RIFICATION OF CREDITOR M	ATRIX	
		Number of	Creditors:	31
	The above-named Debtor(s) h (our) knowledge.	hereby verifies that the list of credit	ors is true and	correct to the best of my
Date:	April 23, 2015	/s/ David James Walter David James Walter Signature of Debtor		

Afni, Inc. Po Box 3097 Bloomington, IL 61702

Amanda Lake 10501 Canary Dr. Macon, MO 63552

Atg Credit 1700 W Cortland St Ste 2 Chicago, IL 60622

Atg Credit 1700 W Cortland St Ste 2 Chicago, IL 60622

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Cb Accts Inc 124 Sw Adams St. Suite 215 Peoria, IL 61602

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Cb Accts Inc 124 Sw Adams St. Suite 215 Peoria, IL 61602

Cb Accts Inc 124 Sw Adams St. Suite 215 Peoria, IL 61602

Cb Accts Inc 124 Sw Adams St. Suite 215 Peoria, IL 61602 Convergent Healthcare Recoveries 121 NE Jefferson St., Ste 100 Suite 215 Peoria, IL 61602

Creditors Protection S Po Box 4115 Rockford, IL 61101

Creditors Protection S Po Box 4115 Rockford, IL 61101

Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256

ER Solutions/Convergent Outsourcing, INC Po Box 9004 Renton, WA 98057

Fed Loan Serv Po Box 60610 Harrisburg, PA 17106

Fed Loan Serv Po Box 60610 Harrisburg, PA 17106

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104

IC System
Attn: Bankruptcy
444 Highway 96 East; Po Box 64378
St. Paul, MN 55164

Mrs Bpo Llc 1930 Olney Ave Cherry Hill, NJ 08003 Mutual Mgmt 401 E State Rockford, IL 61104

Mutual Mgmt 401 E State Rockford, IL 61104

National Recovery Agen 2491 Paxton St Harrisburg, PA 17111

Rockford Mercantile 2502 S. Alpine Rd Rockford, IL 61108

Slm Financial Corp 11100 Usa Pkwy Fishers, IN 46037

Slm Financial Corp 11100 Usa Pkwy Fishers, IN 46037

Trident Asset Manageme 53 Perimeter Ctr E Ste 4 Atlanta, GA 30346

University Of Phoenix 4615 E Elwood St Fl 3 Phoenix, AZ 85040

Watertown Credit Bureau Inc. 925 16th St SW PO Box 234 Watertown, SD 57201

Winnebago County 404 Elm Street Rockford, IL 61101